IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Robertson, et al.

Application No.: 10/601118 Art Unit: 3626

Filed: 6/23/2003 Examiner:

Title: Risk Classification Methodology Carolyn Bleck

Attorney Docket No.: RF010906USNP

P.O. Box 1450

Commissioner for Patents Alexandria, VA 22313-1450

RESPONSE UNDER 37 CFR 1.111

Dear Examiner Bleck:

In response to the Office Action of August 25, 2006, please amend the above referenced application as follows: